

WHAT IS CLAIMED IS:

- 1                   1.       A method comprising:
  - 2                   (a)       receiving information about a first pre-existing reward program for a  
3 first product, wherein the first reward program provides for a first reward;
  - 4                   (b)       receiving information about a second pre-existing reward program for  
5 a second product, wherein the second reward program provides a second reward; and
  - 6                   (c)       providing for a combination reward program that provides a  
7 combination reward that is based on at least the purchase of the first product and the second  
8 product, and wherein the combination reward is greater than each of the first reward and the  
9 second reward.
- 1                   2.       The method of claim 1 further comprising:
  - 2                   (d)       reducing or eliminating the combination reward, if a third product is  
3 purchased.
- 1                   3.       The method of claim 1 further comprising:
  - 2                   receiving information about a third pre-existing reward program for a third  
3 product, wherein the third reward program provides a third reward, wherein the combination  
4 reward is greater than the third reward.
- 1                   4.       The method of claim 1 wherein the combination reward program is  
2 provided by a host organization, and wherein the host organization also provides a portable  
3 consumer device, wherein the combination reward is provided to the consumer after the user  
4 uses the portable consumer device, and wherein (a), (b), and (c) are performed using one or  
5 more digital computers.
- 1                   5.       The method of claim 1 wherein the combination reward program is  
2 provided by a host organization, and wherein the host organization also provides a portable  
3 consumer device, wherein the portable consumer device is a smart card.
- 1                   6.       The method of claim 1 wherein the combination reward is an extension  
2 of time to receive at least one of the first reward and the second reward.
- 1                   7.       The method of claim 1 wherein the combination reward is the ability to  
2 access the combination reward or another reward at an earlier date.

1                   8.       The method of claim 1 further comprising:  
2                   providing the combination reward to a customer.

1                   9.       The method of claim 1 wherein the first reward program is created by a  
2 first merchant and wherein the second reward program is created by a second merchant, and  
3 wherein the combination reward program is created by a host organization that is affiliated  
4 with the first merchant and the second merchant.

1                   10.     A computer readable medium comprising:

2                   (a)     code for receiving information about a first pre-existing reward  
3 program for a first product, wherein the first reward program provides for a first reward;

4                   (b)     code for providing for receiving information about a second  
5 pre-existing reward program for a second product, wherein the second reward program  
6 provides a second reward; and

7                   (c)     code for providing for a combination reward program that provides a  
8 combination reward that is based on at least the purchase of the first product and the second  
9 product, and wherein the combination reward is greater than each of the first reward and the  
10 second reward.

1                   11.     The computer readable medium of claim 10 further comprising:

2                   (d)     code for reducing or eliminating the combination reward, if a third  
3 product is purchased.

1                   12.     The computer readable medium of claim 10 further comprising:

2                   code for receiving information about a third reward program for a third  
3 product, wherein the third pre-existing reward program provides a third reward, wherein the  
4 combination reward is greater than the third reward.

1                   13.     The computer readable medium of claim 10 wherein the combination

2 reward program is provided by a host organization, and wherein the host organization also  
3 provides a portable consumer device.

1                   14.     The computer readable medium of claim 10 wherein the combination

2 reward program is provided by a host organization, and wherein the host organization also  
3 provides a portable consumer device, wherein the portable consumer device is a smart card,

4 and wherein the combination reward is provided to the consumer after the consumer uses the  
5 portable consumer device.

1 15. The computer readable medium of claim 10 wherein the combination  
2 reward is an extension of time to receive at least one of the first reward and the second  
3 reward.

1 16. The computer readable medium of claim 10 wherein the combination  
2 reward is the ability to access the combination reward or another reward at an earlier date.

1 17. The computer readable medium of claim 10 further comprising:  
2 code for providing the combination reward to a customer.

1 18. The computer readable medium of claim 10 wherein the first reward  
2 program is created by a first merchant and wherein the second reward program is created by a  
3 second merchant, and wherein the combination reward program is created by a host  
4 organization that is affiliated with the first merchant and the second merchant.